

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CREED D FINNER

Case No. 08-08681

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2008.
- 2) The plan was confirmed on 07/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/24/2009, 04/12/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2009, 07/08/2009.
- 5) The case was completed on 04/15/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,235.00.
- 10) Amount of unsecured claims discharged without payment: \$21,549.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$105,720.00
Less amount refunded to debtor	\$9.35

**NET RECEIPTS:** **\$105,710.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,197.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,397.19**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO PARKING BUREAU	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	1,080.00	990.00	990.00	488.08	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	NA	5,472.00	5,472.00	2,697.75	0.00
ILLINOIS DEPT OF REVENUE	Priority	4,556.12	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,540.18	5,779.15	5,779.15	5,779.15	0.00
INTERNAL REVENUE SERVICE	Unsecured	8,616.62	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	601.07	601.07	601.07	296.33	0.00
MOON E KIM	Unsecured	31.21	31.21	31.21	7.66	0.00
NICOR GAS	Unsecured	1,343.41	1,995.59	1,995.59	983.84	0.00
SOUTH DIVISION C U	Unsecured	NA	NA	NA	0.00	0.00
SOUTH DIVISION C U	Secured	17,000.00	15,640.00	15,640.00	15,640.00	2,786.62
SOUTH DIVISION C U	Secured	NA	NA	NA	0.00	0.00
SOUTH DIVISION C U	Unsecured	11,952.00	8,863.05	8,863.05	4,369.56	0.00
SOUTH SUBURBAN HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
SPRINT	Unsecured	467.71	NA	NA	0.00	0.00
SUBURBAN EMERGENCY PHY	Unsecured	100.00	NA	NA	0.00	0.00
TIMOTHY K LIOU	Unsecured	1,921.05	3,051.71	1,500.00	739.52	0.00
TRIBUTE	Unsecured	681.41	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	105,726.51	87,550.10	42,254.76	42,254.76	0.00
US BANK NATIONAL ASSOC	Secured	NA	19,603.82	19,603.82	19,603.82	0.00
VILLAGE OF HAZEL CREST	Unsecured	3,380.00	3,380.00	3,380.00	1,666.37	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$42,254.76	\$42,254.76	\$0.00
Mortgage Arrearage	\$19,603.82	\$19,603.82	\$0.00
Debt Secured by Vehicle	\$15,640.00	\$15,640.00	\$2,786.62
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$77,498.58</b>	<b>\$77,498.58</b>	<b>\$2,786.62</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,779.15	\$5,779.15	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,779.15</b>	<b>\$5,779.15</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,832.92</b>	<b>\$11,249.11</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$8,397.19  
Disbursements to Creditors \$97,313.46

**TOTAL DISBURSEMENTS :** **\$105,710.65**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/02/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.